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ABSTRACT

This policy brief examines the problems of parents who raise young children while working. Discussion contrasts family support systems in the United States with those of other western, industrialized nations, and indicates reasons for the intensification of U.S. family support problems over the last decade. Concluding discussion analyzes present federal legislative activities, state responses, and future policy concerns. It is argued that despite fundamental disagreements about the appropriate role of government in this policy area, a consensus is developing among policymakers and the public about the need to do something about the evident needs of families. Yet despite this, family support efforts are fragmented at best. Policy questions that need to be asked and answered are listed. (RH)

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# Raising Young Children While Working: The American Family in Crisis

**J. Ronald Lally and Mary Amsler**

## *Introduction*

Raising young children in America has become a struggle of crisis proportions. Parents face increasingly high child care costs, a lack of quality child care facilities, inflexible parental leave policies, and a general societal resistance to the provision of comprehensive family support services.

This brief examines the severity of the problem by contrasting family support systems in the United States and other western industrialized nations. It then discusses why problems have intensified over the last decade. Finally, it analyzes present legislative activities and future policy concerns to help decision makers better understand the issues still to be addressed.

## *Understanding Family Support Issues: Two Very Different Experiences*

Susan is thirty years old, has three children aged eight, three, and two and is a secretary for a national radio and TV network. When each of her children was born, she was entitled to a year's paid leave at 90 percent of her salary plus an additional six months' job-protected (but unpaid) leave. Since her two youngest children were born within a year of each other, she chose to merge her maternity leaves into a consecutive period of two and a half years. Her husband was eligible to share parental leave with her, and he took a four-month leave when their first child was born. Since Susan returned to work a year ago, she has been working a thirty-hour week to which, as the parent of children under eight, she is entitled by law. She and her husband are permitted a total of sixty days' leave from work per year per child at 90 percent of regular wages to stay home when necessary to care for a sick child. Susan has taken thirty days for this purpose in the last year. During the day, Susan's oldest child is in a public school, and the younger two are enrolled in a publicly subsidized nursery program. The fee for the program is income-adjusted and Susan pays the same for her two children as she would with one. The nursery is located in the apartment complex where the family lives and is open from 7 a.m. to 8 p.m. The twelve children in this nursery are supervised by four adults.

Debbie is in her early thirties. She has three sons aged ten, eight, and nearly a year, and she works as a nursery school teacher in a big city. Ever since her first child was born, Debbie has found it a continuous struggle to both hold down a job and rear her children. In the fall of 1982, when her third child was born, Debbie took a three-month leave of absence from her job, thinking that six to eight weeks of this period would be covered by disability insurance. However, despite repeated attempts to claim this insurance, Debbie has yet to be paid for the weeks she was out of work. Though her husband's insurance policy covered some of the expenses of childbirth, out-of-pocket expenses still amounted to between $800 and $900 per child. Debbie's small salary does not allow her to hire a daily babysitter or to put her baby in a formal day care situation. She covers her working day by paying a neighbor to "watch" the baby in the morning, taking the baby to school with her in the afternoon, and leaving the baby with a friend for a period at the end of the working day while she teaches in an after-school program. Debbie pays this friend by looking after the friend's child on a regular basis. The older children are taken care of with complicated after-school arrangements that Debbie and her husband manage together. Two years ago, the babysitting arrangements for the two older boys were really complicated. Reflecting on the difficulties of the past year, Debbie says that she wished that she could have taken a year out of the labor force to be with the new child, but "it is essential that I work. We need the income." (Hewlett, Sylvia. "Child Carelessness." *Harpers*, November, 1983.)

Susan lives in Sweden and to most Americans her story is unbelievable, more a fairy tale than a social reality. Debbie who lives in the United States tells a story which is too familiar to American families: a story of anxiety, expense and worry. But what most Americans don't realize is that it is the United States, not Sweden, whose services to families are the exception to the rule.

### *The Support of Families in Other Countries*

*At the present time the policies of every industrialized nation, except South Africa, are more supportive of families than those of the United States.* In most western European countries, the majority of children between the ages of three and six are in free public pre-school programs that last the length of the working day. A significant proportion of children between six months and three years are subsidized in family or group care. Ninety-five percent of three-to-six-year-olds in France are in free public pre-school programs available the full working day; in West Germany 75 percent; Italy 70 percent. Children between the ages of six months and three years old are subsidized in either group or family care.

In many countries, child care is a clear priority in policy decisions concerned with resource allocations. For example, in France, the labor code is designed to support working women through an allocation of state benefits to those who bear and rear children. This is also true in England where trade union policy endorses a comprehensive child care program for working women. Finland pays a modest "mother's wage" to women who do not work outside the home and do not use day care.

All advanced industrial countries except the United States and South Africa provide free medical services to cover pre-natal care, childbirth, and follow-up care for newborns and their mothers. These countries also provide a cash benefit (a family or child allowance) to supplement the income of adults rearing children. Seventy-five countries, again not the United States, have statutory provisions that guarantee a woman's right to leave work for childbirth, protect her job while on leave, and provide a cash benefit equal on average to a five-month leave at full pay.

### *The Support of Families In The United States*

*In contrast, the United States has the least developed family support system of any western industrialized nation.* It also has the lowest relative wages for women workers — 59 percent of what male workers doing comparable work receive. It is as if Americans are isolated from the rest of the world when it comes to developing strategies for meshing family and work.

The severe strains of this isolation are showing. Families raising young children are becoming a new American underclass. They are finding out what it is like to be treated unfairly, to be blamed for problems they have not caused, and to have their problems seen as societal inconveniences. Parents and child care advocates are no longer silent about this issue. Public concern about the lack of adequate child care programs has increased dramatically. A Gallup poll taken in August of 1989 indicates that the number of parents who feel satisfied with the child care available to them dropped from 54 percent to 28 percent. The number of parents very satisfied with the cost of child care dropped from 45 percent to 18 percent. In-depth interviews held by Far West Laboratory with 40 San Francisco Bay Area families from divergent social, ethnic, and economic backgrounds uncovered many of the present difficulties of raising young children. The concerns these families raise echo concerns heard throughout the country:

- **Economic worries**. Families from varied economic backgrounds express frustration about their economic situation. They are afraid they will not be able to "make ends meet."

- **Lack of quality child care facilities, particularly for children under three**. Individuals express complaints about the lack of options, the poor quality of available care, and the failure of available care to conform with their own social, moral, and educational philosophies.

- **High cost of child care**. Many parents, especially single parents, feel that child care costs too much. In some cases, the expense of child care defeats the purpose of working.

- **Sick care**. Sick care facilities are virtually nonexistent which frustrates and upsets most working parents.

- **Health and safety**. Parents worry about the possibility of communicable diseases at the care site, danger in the caretaking environments, sexual abuse, transportation hazards, and the quality and quantity of their children's care.

- **Uncaring employers**. Employers who are callous about their employees' needs regarding the care of their children cause many frustrations for working parents.

- **Responsibility for child care as a career block**. Mothers feel stymied because they are not taken seriously as employees. Because they often bear primary responsibility for child care — transportation, medical checkups, special events — working schedules and leave times for mothers must revolve around home priorities. This often keeps a mother from advancing through the work ranks. Fathers, too, are reluctant to ask for paternity leave or to take over some of these duties because they believe employers will view such requests as a sign of low job dedication.

- **Guilt over leaving the child with a caregiver before the child is old enough**. Many parents worry that they hurt their child's emotional development by putting him or her in care with others too early. They also mourn losing the experience of personally raising a very young child and are

anxious about leaving the child's early development to others.

- **Lack of family support.** Many mothers state that other family members do not help care for the young children. Many fathers still consider the mother more solely responsible for the child, even though both parents work the same hours. Extended family members may work or live in different cities. The lack of family support is especially problematic for single parents.

### *Why Family Support Is An Issue Now*

Why has the problem reached major proportions now? Has not raising young children always been difficult? The answer is yes, but the economic and social environment in which children presently are raised has changed dramatically. The most obvious change is that many more women with children are working outside the home. The end of the 1970s marked a significant watershed in the history of American family life. For the first time in our country's history, more mothers worked outside of the home than in the home. *The traditional family image of a father as breadwinner and mother as caretaker of home and children currently describes only seven percent of all families in the country.* Only one in 16 families now fulfills this family model so prevalent only thirty years ago.

Second, the 1970s ushered in an upsurge in the number of women with children under five working outside the home and a stupendous jump in the number of working mothers with children under three. In 1970, 26 percent of mothers with children under three worked, but by 1984, the percentage had jumped to 48 percent. For mothers with children under age one the percentage increased from 16.5 percent in 1960 to 24 percent in 1970 to 46.8 percent in 1984. (Dept. of Labor, 1984) While some of this shift in working patterns can be attributed to the women's movement, for most families two incomes are necessary for economic survival. Family income during the highly inflationary 1970s and 1980s has remained stable only because of the contributions of two breadwinners.

A less obvious change is the erosion over the past 40 years of informal supports for families without the creation of any comparable formal supports. In 1950, the national economic system was oriented toward one-worker families. Few institutional supports for child rearing and family life existed. The care of children and family was left to the individual families. Families relied heavily on mothers, other family members, and neighbors for child rearing. In the 1980s, the economic system is less oriented toward families and more oriented toward individual workers. There is more work, consumption, and activity outside the home, but few formal supports for child rearing and family life. Families still rely heavily on mothers, but as the above statistics indicate, many mothers work outside of the home and do not have at their disposal extended families or neighbors.

Neighborhoods and community climates have also changed. In 1950, neighborhoods were somewhat stable, with informal contact among members, and friendship networks based on proximity and family ties. Often, emergency help was available, children had the opportunity to socialize in groups, and community services were few, but personal. The neighborhoods of 1989 are often highly transitory. Families have little contact with neighbors which contributes to their lack of support. The community services that exist are formalized and usually impersonal.

Finally, the climate a young child experiences within the family structure has changed. In 1950, the nuclear family was composed of the mother as the principal caregiver, with additional child care offered by relatives and close friends. By 1988, there were fewer extended family members living close by, the mother is still the principal caregiver, yet she most likely works outside of the home. This results in an increase in the occurrence of children being cared for formally by non-relatives and paid caregivers. Due to the increase in divorce, there also has been an increase in changes in family members so that life with step parents and step siblings as well as movement from one parent to the other occurs frequently.

### *The Crisis Is More Extreme For The Poor*

Recent studies and available statistics describe an even more gloomy life for children of the poor. High rates of poverty, declining earnings, underemployment, and single parenting have made childhood for the poor extremely difficult. Low income parents simply cannot afford decent child care and health care. Congressional testimony on 1989 Federal child care legislation indicated, for example, that child care costs in large cities range from $2500 to $6000 annually. For poor families, the cost is approximately 21 percent of their monthly income.

Disproportionate numbers of Hispanic and Black families are participants in a cycle of poverty, failure in school, unemployment, and despair. The following facts contribute to this grim portrait:

- Children are the largest group in poverty. In 1989, one in four children lived in poverty. Black and Hispanic children are twice as likely to live below the poverty line than white children.

- A child in a single parent, female headed family is five times more likely to be poor than a child in a two parent family.

- Between 1980 and 1989, the number of children living in families headed by women increased 21 percent, from 11.4 million to 13.5 million.

- Infant Mortality Rate remains very high (10.6 per 1000 live

births). The last decade has seen little improvement in the percentage of mothers receiving prenatal care.

- The drug epidemic has reached the children. Increasing numbers of brain damaged children are being born to drug addicted mothers. Some inner city hospitals estimate over 50 percent of deliveries are to mothers who abuse drugs.

- Over one million children in the United States are homeless. Almost all of these children do not receive infant, toddler, preschool, or after school care.

### *Federal Responses To The Problems of Children*

The federal government is beginning to pay more attention to the needs of poor children. This is evident in a growing flurry of legislative activity at the national level. Over 100 child care bills were introduced during the 100th Congress, although none became law in 1988. Several bills have already passed in 1989 which begin to address some of the concerns facing children and their families. Other bills still pending will probably pass, although political compromises and limits in appropriations will lessen their impact on the development of a truly expanded family support policy.

**Comprehensive Child Development Program**. This new law will supply $19,760,000 a year through fiscal year 1993 for the funding of 10-25 projects for intensive, comprehensive, integrated, and continuous support services for low-income infants, toddlers, and pre-schoolers, parents and other household members. The model projects are to enhance the intellectual, social, emotional, and physical development of children and to improve the economic and social self-sufficiency of parents.

**Expansion of Medicaid**. Pregnant women and young children under the age of one with family incomes at or below the poverty level now will be eligible for medicaid coverage.

**Public Law 99-457** addresses the care of young children with special needs. Most experts feel this law will revolutionize the care of special needs infants and toddlers and facilitate the integration of these services with other types of family services.

**Family Support Law**. The Family Support Law of 1989 requires the states to provide more systematic support to AFDC recipients and establish a Job Opportunities and Basic Skills (JOBS) program. Under this law, states are required to evaluate the child care needs of parents on AFDC and guarantee the child care necessary to permit parents to engage in education, training activities, or work.

**Act for Better Child Care (ABC)**. A comprehensive child care bill was adopted by the Senate in June of 1989. It awaits House and Presidential approval. It would authorize $1.75 billion a year to the states for direct payment for child care services. Seventy percent of these funds are mandated for parental assistance, either as direct payments to child care providers or as vouchers to parents for purchase of day care services from either sectarian or non-sectarian providers. It has been left to the courts to determine specific church-state restrictions on the funding of sectarian providers. It is up to the states to determine which programs are eligible and the amount of funds to be received. The bill also contains a provision for tax credits of up to $500 a year to help low-income parents purchase health insurance for their children. It is not anticipated that this act will pass this session.

**Child Development and Education Act of 1989** has passed the House in a form not likely to be approved by the Senate. Provisions most likely to be included in the final bill are: 1) reauthorization and expansion of Head Start services; 2) requirement that states set standards for child care facilities and personnel; 3) an amend to the Elementary and Secondary Education Act so that schools could serve four-year-old children, provide before and after school care, and train teachers in the first three grades in the principles of child development; 4) a major expansion of the Earned Income Tax Credit for low-income families. For California, the expanded child care benefits would be worth an estimated $196.8 million annually, benefitting about 85,000 children.

### *State Level Responses*

State awareness of the needs of children and their families also is increasing. Much of the legislation enacted so far has been narrowly defined and limited in scope. State activities have focused on the issues of child care or early childhood education and not the broader issue of family support. As of 1987, 24 states and the District of Columbia spent state money on educational programs for preschool children with most of the states funding programs for at-risk children. (Gnezda and Sonnier, 1988) The National Conference of State Legislatures (1989) reports that 33 state legislatures are considering either the initiation or the expansion of early childhood education (ECE) programs as an approach to offset risks faced by disadvantaged youths.

As the states begin to formulate more comprehensive policies for children, they face complex policy decisions in the areas of client base, program design, administration, funding, quality control, and accountability. The states have an unusual opportunity to examine existing policies, and create new policies which will better serve the needs of both children and their parents. What is needed, however, are policies which are both realistic and comprehensive.

Services for children need to be more fully coordinated. No one state agency makes all the policy decisions. The array of decision-makers involved in the process typically includes the governor's office, the legislature, the department of health and human services and the state department of education. Special interest groups including child care provider groups as well as individual

families also want access to the decision-making process. These groups need to meet and develop master plans if any of the component parts are to be successful.

In most states, the services that presently exist are distributed over a variety of programs and agencies. California, for example, has over 160 programs housed in 35 agencies and 7 departments to serve children and youth. Kirst and McLaughlin in *Rethinking Children's Policy*, (CERAS, 1989) point out that policies for children are driven largely by political definitions of the problem and administrative definitions of the solution rather than a consideration of the aggregate policy environment. The fragmentation which results creates redundant costs, underservice, and little systematic opportunity for the agencies who are providing services to fully realize the impact of their services on children and their families.

### *Areas of Choice for the States*

W. Norton Grubb in *Young Children Face the States:Issues and Options for Early Childhood Programs* (CPRE, 1987) identifies seven areas of choice for the states on the topic of early childhood education. The options identified map the strategies and decision points policymakers need to consider in the design of programs to serve children.

**1) Which children should be served?**

Children of the poor, all children, "at-risk" children or limited English-speaking children; 4-year-olds, 3 to 4-year-olds, toddlers and infants ages 0 to 2.

**2) How should the program be designed?**

Half-day preschool (2-3 hours); full school day care (5-6 hours); full working-day (8 to 10 hours) or morning pre-school plus after-school program.

**3) Which state agency should be responsible for the administration of early childhood programs?**

State department of education (with a new office of early childhood education); state department of education with an interagency coordination council; state welfare agency; state agency that licenses child care or administers Head Start; office of children; new state agency.

**4) What are appropriate levels of funding, services to be provided, and sources of funds?**

Spending per child: the range can be between $1,000 and $6,000 depending on the services provided.

Services to be provided: basic care and instruction only; transportation; health screening; health care; psychological screening; counseling; parent education; social services/information to parents.

Revenue sources: state revenues only; state revenues and required local revenues; state revenues plus parent fees.

**5) What funding mechanism options are available?**

Expand existing programs; expand state tax credits; project funding via proposals (school districts only eligible; school districts with subcontracts allowed; districts and community- based organizations); formula funding to school districts (either existing school aid formula or new aid formula specifically for early childhood); formula funding to districts, cities, towns, or counties; voucher mechanisms (unrestricted to parents; to parents and to programs of specified quality; vendor payments).

**6) What quality control issues must be addressed?**

Adult/child ratios; teacher and aide salary levels; teacher certification and preparation; licensing requirements; technical assistance.

**7) How should teachers be prepared?**

Early childhood training required; elementary teaching credential acceptable or required; sub-B.A. credentials acceptable or required (certificates, A.A. degrees, and CDA); B.A. required.

### *The Broader Issue of Family Support*

The broader issue of developing a comprehensive family support system is only beginning to be considered by federal and state policymakers. Critical decisions remain to be made about the forms family support services will take and how those forms will be financed. What complicates the development of such a policy are fundamental disagreements based on political and personal values about the appropriate role of government in this policy arena. Americans disagree about: 1) whether or not women with young children should work outside the home, 2) who should receive government help — the poor, middle class, or all families, 3) who should provide child care — private individuals and centers, government sponsored programs, current early childhood agencies, the public schools, or corporations, 4) whether government support should be through subsidies to programs, vouchers to families, or tax credits and incentives, 5) the extent of government regulation and monitoring, and 6) solutions to potential conflicts between public policy and individually-held values.

Despite these conflicts, a consensus is developing among policymakers and the public around *the need to do something*. This consensus is pragmatic and based on evident need. Most supporters of a family policy agree that a comprehensive policy should 1) make it possible for mothers or fathers to stay out of the work force while their children are young infants; 2) ease the difficulty of working by providing affordable, accessible, and quality care for children of all ages; 3) make it possible for mothers and fathers to adequately *cope with the unexpected*

needs of children such as illness or necessary medical appointments, and 4) provide pre- and post-natal care for families. Such a broad range of policies will contribute to the strengthening of family life, improve the fabric of American society, and increase economic productivity as the strains of child rearing are eased by putting into place the supports necessary to meet the relatively short term demands of working parents with young children.

*Yet despite this growing consensus, family support efforts are fragmented at best.* Current efforts are most often initiated by already existing agencies attempting to take on part of the problem by altering slightly old methods of functioning. This approach must be challenged as shortsighted. Although difficult, policymakers should consider the complete picture, from prenatal nutrition and care to schooling. An analysis of this type will show that no one agency through its exclusive efforts will solve America's current child rearing problems. The nation must look at the problems facing children and their families more systematically. How can federal, state, local, and private groups function cooperatively in support of American families? How can health, education, mental health, social service, housing and economic development agencies and institutions develop and share in the conduct of a master plan for families bigger than any one agency? How can already existing efforts be altered to be part of this larger plan? Who should be ultimately responsible for implementation? These are the policy questions that need to be asked and answered if we are to create more than band-aid solutions for the American family in crisis.

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